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(54) **ENCODING A MAGNETIC STRIPE OF A CARD WITH DATA OF MULTIPLE CARDS**

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See application file for complete search history.

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(57) **ABSTRACT**

A method and apparatus for encoding a magnetic stripe area of a magnetic stripe card with account data from multiple cards are disclosed. The magnetic stripe card ("the card") can be associated with account data from multiple cards, such as account data from a driver's license and from various payment cards, such as a credit card, a debit card, and a pre-paid gift card. Location information indicating the location of the card can be obtained, and account data for the multiple cards associated with the card can be selected based on a criterion, such as based on the location information. The card includes a magnetic stripe emulator, and the emulator is encoded with account data of the multiple cards, such that with a single swipe of the card through a card reader, the card reader can read the account data of the multiple cards from the magnetic stripe area.

26 Claims, 21 Drawing Sheets